

Express Mail No: EV224714735US
Date of Deposit: March 12, 2003

Appln. No.: 09/495,898

IN THE CLAIMS:

Please cancel claims 5, 9, 11, 13 and 25 without prejudice and disclaimer of subject matter. Please amend claims 1, 2, 4, 6, 8, 10, 12, 14, 15, 17-22, 24 and 26. Please add new claims 27-35. The final form of the amended claims, as well as the original claims, are set out below. Attachment I to the present Amendment includes a duplicate set of the claims, and illustrates the amendments made thereto using brackets for deleted language and underlining for added language.

1. A method of transaction processing, comprising:

a transaction terminal accessing a communications network and sending first transaction information for a transaction across the communications network, the first transaction information comprising an account number and a transaction amount;

receiving and processing the first transaction information at a server communicating with the communications network;

storing at least a portion of the first transaction information, wherein the stored transaction information is accessible via the Internet; and

the server sending second transaction information based on the first transaction information to a transaction processor.
2. The method of Claim 1, wherein the stored transaction information is accessible via the Internet substantially in real-time.
3. The method of Claim 1, wherein the transaction terminal wirelessly accesses the communications network.
4. The method of Claim 1, wherein the server controls information stored on the transaction terminal.
6. The method of Claim 1, wherein the first transaction information is transported to the server using a first protocol, and the second transaction information is transported to the transaction processor using a second different protocol.
7. The method of Claim 6, wherein the first protocol has lower overhead than the second protocol.
8. The method of Claim 1, wherein the first transaction information is in a first format, and the second transaction information is in a second different format, and wherein the method further comprises the server reformatting the first transaction information from the first format to the second transaction information in the second format.

10. The method of Claim 1, wherein the server accesses information about the transaction terminal to use for reformatting the first transaction information from the first format to the second transaction information in the second format.

12. The method of Claim 1, further comprising generating a report of transaction information from one or more transactions conducted on the transaction terminal, wherein the report is accessible via the Internet.

14. A method for transaction processing comprising:

a server receiving an action from a customer communicating with the server via the Internet, the action for application on a transaction terminal in communication with the server; and

the server communicating the action to the transaction terminal to apply the action thereto.

15. The method of claim 14, wherein the desired action is terminal activation or deactivation.

16. The method of Claim 14, wherein the desired action is terminal diagnostics.

17. A transaction processing network, comprising:

a server;

a first network segment linking one or more transaction terminals to the server, wherein all or a portion of transaction information received from each transaction conducted on each of one or more transaction terminals is stored and made accessible via the Internet; and

a second network segment linking the server to one or more further destinations, wherein at least one of the further destinations comprise a transaction processor for obtaining transaction approvals.

18. The apparatus of Claim 17, wherein the stored transaction information is accessible substantially in real-time.
19. The apparatus of Claim 17, wherein one or more of the transaction terminals comprises a wireless data communications device.
20. The apparatus of Claim 17, wherein the server controls the operation of one or more of the transaction terminals.
21. The apparatus of Claim 20, wherein the operation comprises deactivation or activation of the transaction terminal.
22. The apparatus of Claim 17, wherein transaction information comprises first transaction information which is transported across the first network segment using a first protocol, and wherein second transaction information based on the first transaction information is transported across the second network segment using a second different protocol.
23. The apparatus of Claim 22, wherein the first protocol has lower overhead than the second protocol.
24. The apparatus of Claim 22, wherein the first transaction information is in a first format, and the second transaction information is in a second different format, and wherein the server reformats the first transaction information from the first format to the second transaction information in a second format.
26. The apparatus of Claim 24, wherein the server accesses information about a transaction terminal which forwarded first transaction information to reformat the first transaction information from the first format to the second transaction information in the second format.
27. The method according to claim 1, further comprising the server receiving transaction approval information from the transaction processor and then forwarding all or a

portion of the transaction approval information to the transaction terminal.

28. The method according to claim 27, wherein the approval information comprises at least one of: a credit approval, a credit denial, an approval code, a reference code, credit account information and an amount for the transaction.

29. The method according to claim 14, wherein the desired action is changing information stored on the transaction terminal.

30. A system for tracking transactions comprising:

a first server for receiving and processing first transaction information received from a transaction terminal, the first transaction information comprising an account number and a transaction amount;

a database for storing at least a portion of the first transaction information, wherein the stored transaction information is accessible via the Internet; and

a second server for obtaining transaction approval information for the transaction, wherein

the second server receives second transaction information from the first server,

the second transaction information being based on the first transaction information,

the first server receives the transaction approval information from the second server and forwards all or a portion of the transaction approval information to the transaction terminal.

31. A method of transaction processing, comprising:

receiving first transaction information for a pending transaction at a server from a transaction terminal, wherein the first transaction information comprises an account number

and an amount for the transaction;

processing the first transaction information at the first server;

storing at least a portion of the first transaction information, wherein the stored transaction information is accessible via the Internet; and

sending second transaction information based on the first transaction data to a transaction processor for obtaining approval information for the transaction;

receiving the approval information from the transaction processor;

forwarding all or a portion of the approval information to the transaction terminal via the first server.

32. The method of Claim 31, wherein the first server controls the transaction terminal.

33. The method of Claim 32, wherein control of the transaction terminal comprises changing information stored on the transaction terminal used to operate the transaction terminal.

34. The method of Claim 33, wherein changing information on the transaction terminal comprises sending menu information from the server to the transaction terminal where it is parsed and stored thereon.

35. A server for transaction processing, comprising:

a processor for receiving and processing first transaction information for a pending transaction from a transaction terminal, wherein the transaction information comprises an account number and an amount for the transaction;

communication means for:

sending second transaction information based on the first transaction data to a transaction processor for obtaining approval information for the

pending transaction;

receiving the approval information from the transaction processor;

and

forwarding all or a portion of the approval information to the
transaction terminal via the first server;

wherein the server accesses a memory for storing the first transaction information
and wherein the stored transaction information is accessible via the Internet.